

AMENDMENTS TO THE CLAIMS

1 - 56. (CANCELLED)

57. (PREVIOUSLY PRESENTED) A method for processing a charge applied to a credit card account, the method comprising:

receiving charge data,

in which the charge data includes:

an indication of a transaction amount,

an indication of a merchant, and

an indication of a credit card account of an account holder;

determining a reimbursement rule that is associated with the credit card account,

in which the reimbursement rule indicates:

a reimbursement condition,

a reimbursing party, and

a period of time for the reimbursing party to remit payment;

determining whether the charge data satisfies the reimbursement rule based on the reimbursement condition and the indication of the merchant; and

if the charge data satisfies the reimbursement rule:

determining a reimbursement amount based on the reimbursement rule and the charge data;

determining a first charge amount based on a difference between the transaction amount and the reimbursement amount;

applying the first charge amount to the credit card account;

determining a second charge amount based on the reimbursement amount,

determining a financial account of the reimbursing party;

transmitting a billing statement for the financial account to the reimbursing party,

in which the billing statement includes an indication of the second charge amount;
determining whether the reimbursing party has remitted a payment of the second charge amount within the period of time for the reimbursing party to remit payment; and
applying the second charge amount to the credit card account if the reimbursing party has not remitted a payment of the second charge amount within the period of time for the reimbursing party to remit payment.

58. (PREVIOUSLY PRESENTED) A method for processing a charge applied to a debit card account, the method comprising:

receiving charge data,

in which the charge data includes:

an indication of a transaction amount,
an indication of a merchant, and
an indication of a debit card account of an account holder;

determining a reimbursement rule that is associated with the debit card account,

in which the reimbursement rule indicates:

a reimbursement condition,
a reimbursing party, and
a period of time for the reimbursing party to remit payment;

determining whether the charge data satisfies the reimbursement rule based on the reimbursement condition and the indication of the merchant; and

if the charge data satisfies the reimbursement rule:

determining a reimbursement amount based on the reimbursement rule and the charge data;

determining a first charge amount based on a difference between the transaction amount and the reimbursement amount;
applying the first charge amount to the debit card account;
determining a second charge amount based on the reimbursement amount,
determining a financial account of the reimbursing party;
transmitting a billing statement for the financial account to the reimbursing party,
in which the billing statement includes an indication of the second charge amount;
determining whether the reimbursing party has remitted a payment of the second charge amount within the period of time for the reimbursing party to remit payment; and
applying the second charge amount to the debit card account if the reimbursing party has not remitted a payment of the second charge amount within the period of time for the reimbursing party to remit payment.

59. (PREVIOUSLY PRESENTED) A method for processing a charge applied to a credit card account, the method comprising:

receiving charge data,

in which the charge data includes:

an indication of a transaction amount,
an indication of a category of merchant, and
an indication of a credit card account of an account holder;

determining a reimbursement rule that is associated with the credit card account,

in which the reimbursement rule indicates:

a reimbursement condition,
a reimbursing party, and

a period of time for the reimbursing party to remit payment;
determining whether the charge data satisfies the reimbursement rule based on the reimbursement condition and the indication of the category of merchant; and
if the charge data satisfies the reimbursement rule:

determining a reimbursement amount based on the reimbursement rule and the charge data;

determining a first charge amount based on a difference between the transaction amount and the reimbursement amount;

applying the first charge amount to the credit card account;

determining a second charge amount based on the reimbursement amount,

determining a financial account of the reimbursing party;

transmitting a billing statement for the financial account to the reimbursing party,

in which the billing statement includes an indication of the second charge amount;

determining whether the reimbursing party has remitted a payment of the second charge amount within the period of time for the reimbursing party to remit payment; and

applying the second charge amount to the credit card account if the reimbursing party has not remitted a payment of the second charge amount within the period of time for the reimbursing party to remit payment.

60. (PREVIOUSLY PRESENTED) A method for processing a charge applied to a debit card account, the method comprising:

receiving charge data,

in which the charge data includes:

an indication of a transaction amount,

an indication of a category of merchant, and
an indication of a debit card account of an account holder;
determining a reimbursement rule that is associated with the debit card account,
in which the reimbursement rule indicates:
a reimbursement condition,
a reimbursing party, and
a period of time for the reimbursing party to remit payment;
determining whether the charge data satisfies the reimbursement rule based on the
reimbursement condition and the indication of the category of merchant; and
if the charge data satisfies the reimbursement rule:
determining a reimbursement amount based on the reimbursement rule and
the charge data;
determining a first charge amount based on a difference between the
transaction amount and the reimbursement amount;
applying the first charge amount to the debit card account;
determining a second charge amount based on the reimbursement amount,
determining a financial account of the reimbursing party;
transmitting a billing statement for the financial account to the reimbursing
party,
in which the billing statement includes an indication of the second
charge amount;
determining whether the reimbursing party has remitted a payment of the
second charge amount within the period of time for the reimbursing party to
remit payment; and
applying the second charge amount to the debit card account if the
reimbursing party has not remitted a payment of the second charge amount
within the period of time for the reimbursing party to remit payment.

61. (PREVIOUSLY PRESENTED) A method comprising:

- receiving charge data,
 - in which the charge data includes:
 - an indication of a transaction amount, and
 - an indication of a financial account of an account holder;
- determining a reimbursement rule that is associated with the financial account of the account holder,
 - in which the reimbursement rule indicates:
 - a reimbursement condition, and
 - a reimbursing party;
- determining whether the charge data satisfies the reimbursement rule based on the reimbursement condition and the charge data; and
- if the charge data satisfies the reimbursement rule:
 - determining a reimbursement amount based on the reimbursement rule and the charge data;
 - determining a first charge amount based on a difference between the transaction amount and the reimbursement amount;
 - applying the first charge amount to the financial account of the account holder;
 - determining a second charge amount based on the reimbursement amount,
 - determining a financial account of the reimbursing party;
 - transmitting to the reimbursing party a billing statement for the financial account of the reimbursing party,
 - in which the billing statement includes an indication of the second charge amount;

determining whether the reimbursing party has remitted a payment of the second charge amount within a predetermined period of time; and
applying the second charge amount to the financial account of the account holder if the reimbursing party has not remitted a payment of the second charge amount within the predetermined period of time.